

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Sean E. Martin
Amy E. Martin
Debtor(s)

Case No. 16-00817-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Dec 15, 2020

User: AutoDocke
Form ID: 3180W

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Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 17, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Sean E. Martin, Amy E. Martin, 339 Bobcat Road, Newville, PA 17241-9725
cr	+ DEUTSCHE BANK NATIONAL TRUST COMPANY, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	+ Deutsche Bank National Trust Company, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
cr	+ Specialized Loan Servicing LLC, 14841 Dallas Parkway Suite 300, Dallas, TX 75254-7883
cr	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
4757514	+ Adams Electric Cooperative, 1338 Biglerville Road, Gettysburg, PA 17325-8018
4973414	+ Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
4857950	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
4857951	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300 Highlands Ranch, Colorado 80129-2386

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: WFFC.COM	Dec 16 2020 00:13:00	Wells Fargo Bank, N.A. d/b/a Wells Fargo Dealer Se, 1451 Thomas Langston Rd., Winterville, NC 28590-8872
4808214	+ EDI: WFFC.COM	Dec 16 2020 00:13:00	America's Servicing Company, Attn: Payment Processing, MAC# X2302-04C, 1 Home Campus, Des Moines, IA 50328-0001
4757517	Email/Text: ebnnotifications@creditacceptance.com	Dec 15 2020 19:19:00	Credit Acceptance, 25505 W. Twelve Mile Road, Southfield, MI 48034
4864564	Email/Text: ebnnotifications@creditacceptance.com	Dec 15 2020 19:19:00	Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034
4757516	+ Email/Text: bankruptcy@usecapital.com	Dec 15 2020 19:19:00	Capital Accounts LLC, PO Box 140065, Nashville, TN 37214-0065
4757518	EDI: JEFFERSONCAP.COM	Dec 16 2020 00:13:00	Jefferson Capital Systems, 16 McLeland Road, Saint Cloud, MN 56303
4757519	+ Email/Text: unger@members1st.org	Dec 15 2020 19:19:00	Memberst 1st Federal Credit Union, PO Box 40, Mechanicsburg, PA 17055-0040
5333018	+ EDI: AGFINANCE.COM	Dec 16 2020 00:13:00	ONEMAIN FINANCIAL, PO BOX 3251, EVANSVILLE, IN 47731-3251
4757520	+ EDI: AGFINANCE.COM	Dec 16 2020 00:13:00	OneMain Financial, 6801 Colwell Blvd, Irving, TX 75039-3198
4807236	+ EDI: AGFINANCE.COM	Dec 16 2020 00:13:00	OneMain Financial Group, LLC asf Wells Fargo Bank,, 605 Munn Road, Ft. Mill, SC 29715-8421
4757521	+ Email/Text: bkrnotice@prgmail.com	Dec 15 2020 19:19:00	Paragon Revenue Group, 216 Le Phillip Ct NE,

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			Concord, NC 28025-2954
4757515	EDI: WFFC.COM	Dec 16 2020 00:13:00	America's Servicing, 8480 Stagecoach Circle, Frederick, MD 21701
4775281	EDI: WFFC.COM	Dec 16 2020 00:13:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, PO Box 19657, Irvine, CA 92623-9657
4757522	EDI: WFFC.COM	Dec 16 2020 00:13:00	Wells Fargo Dealer Services, PO Box 25341, Santa Ana, CA 92799-5341
TOTAL: 14			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316, address filed with court:, Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034
cr	*+	Deutsche Bank National Trust Company, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 17, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 15, 2020 at the address(es) listed below:

Name	Email Address
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Specialized Loan Servicing LLC as servicer for Deutsche Bank National Trust Company, as Trustee for Morgan Stanley Capital I Inc. Trust 2006-NC2, Mortgage Pass-Through Certificates, Series 2006-NC2 bkgroup@kmlawgroup.com
Karina Velter	on behalf of Creditor Deutsche Bank National Trust Company amps@manleydeas.com
Steven P Miner	on behalf of Debtor 2 Amy E. Martin sminer@cklegal.net aewing@cklegal.net
Steven P Miner	on behalf of Debtor 1 Sean E. Martin sminer@cklegal.net aewing@cklegal.net
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
William E. Craig	on behalf of Creditor Wells Fargo Bank N.A. d/b/a Wells Fargo Dealer Services ecmail@mortoncraig.com, mortoncraige@gmail.com
William E. Craig	

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on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecf@gmail.com

TOTAL: 8

Information to identify the case:

Debtor 1	<u>Sean E. Martin</u>	Social Security number or ITIN	xxx-xx-6558
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Amy E. Martin</u>	Social Security number or ITIN	xxx-xx-9278
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 1:16-bk-00817-HWV			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Sean E. Martin

Amy E. Martin

12/15/20**By the court:** Henry W. Van Eck
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.